

**USING PERSONAL ORIENTATION AND CAREER ANCHORS TO PREDICT
COMMITMENT AND PERFORMANCE IN LIFE INSURANCE SALESPeOPLE**

**by
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Abstract

The present study investigated the feasibility of using a specific set of personality dimensions, as measured by the Personal Orientation Profile (POP), and certain career anchors, to predict organizational commitment, job performance and tenure in life insurance salespersons. The Career Orientation Inventory (COI) and the Organizational Commitment Scale (OCS) were used to identify the respective career anchors and the commitment dimensions. A series of factor analyses confirmed the original OCS scale constructs, but not those of the POP and the COI. The factorial scales of the POP and COI were subsequently used in the remainder of the research.

Intercorrelations and canonical correlation analysis revealed significant associations between the respective POP and COI subscales, but the relationship between POP and COI covariates was too weak for either scale to have any moderating effect on the other. These findings suggested that career anchors would have very little, if any, influence on personal orientation dimensions, and vice versa, in the prediction of criterion variables.

A second canonical correlation indicated a significant relationship between the achievement-striving dimension of the POP and number of policies sold, but this association was too weak to be predictive of any of the job performance criteria. Further investigation yielded no significant relations between career anchors and job performance. Likewise, no significant relationship was found between the any of the measuring scales and organizational tenure.

The results of this study suggested that personal orientation and career anchors, as measured by the POP and COI respectively, are not stable predictors of job performance in life insurance salespeople. Both the POP and the COI

(ii)

were found to be lacking in construct validity and, as a result to confirm the existence of predictive qualities. Further research is required, using larger and different samples, before any conclusions can be drawn regarding the predictability of these instruments.

Two major conclusions can be drawn from this study. Firstly, life insurance salespersons tend to be committed to the organization that provides them with both the opportunity to express their sense of service or dedication to life insurance sales, and the autonomy to do their job in an independent fashion. Secondly, of all the personality dimensions, achievement-striving or competitiveness appears to be the most stable and only valid predictor of job performance in life insurance salespeople. If the salesperson has the knowledge, skill and the opportunity to do the job, then it is purely effort or work ethic that distinguishes the achiever from the poor performer.

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Employee turnover among life insurance sales personnel has traditionally been regarded as an unavoidable and international phenomenon of the industry. The standing premise among life insurance management has been that turnover can be retained but could not be prevented (LIMRA, 1991). However, as these organizations become involved in more complex technology, and attempt to compete in an unstable and dynamic business environment, the more aware they are of their vulnerability to shortages of the skilled people to staff their sales forces. This awareness, coupled to the exorbitant costs of replacing terminated employees, has resulted in a mind-change in management. Many organizations who realize that achieving their competitive and profit objectives become increasingly less likely unless they can attract, select and retain the best available salespeople place reduction of employee turnover high on their list of critical strategic issues (Madison, 1991; Taylor, 1988).

Over the years some psychologists and human resource researchers have attempted to find a solution to employee turnover by linking characteristics of the individual to particular aspects of the occupation, job or organization. In his attraction-selection-attrition framework, Schneider (1987) proposes that individuals select themselves into and out of organizations, and that people with similar characteristics will tend to work in a particular organization or work environment. Evidence to support this view has come from the occupational and organizational choice literatures, which suggest that attraction to work settings is partly a function of personality (e.g. Holland, 1985) and from studies suggesting that a lack of fit between the individual and the work environment is central to understanding attrition (Mobley, 1982).

Research findings from studies exploring employee turnover in the life insurance industry tend to confirm the above psychological theories. Dupuis (1991), LIMRA (1990) and McKenzie (1987) are some of the more recent researchers that identified an inability to prospect, poor self-discipline, lack of production, inappropriate selection criteria as the major cause of employee turnover amongst insurance salespersons in their entry year. All of these factors are aspects of the individual which should have been identified during selection. In an attempt to improve their chances of making correct hiring decisions and retaining individuals in the organization, companies have since begun including some form of psychometrics or employment test in their selection practices.

Employment tests have generally been regarded as valuable tools in selection and placement, provided they reflect the actual job requirements and they are accurate in predicting an applicant's job performance (Taylor, 1988). The same cannot however be said of all types of employment tests. The use of personality and interest tests have been questioned. For many years the established tenet within industrial and organizational psychology was that personality variables are relatively poor predictors of job performance (Ghiselli, 1973; Guion & Gottier, 1965; Reilly & Chao, 1982; Schmitt, Gooding, Noe & Kirsch, 1984). More recent research findings suggests that a relationship may well exist between certain personality dimensions and job proficiency criteria such as leadership (Lord, DeVader & Alliger, 1986) and job performance (Barrick & Mount, 1991)

Prompted by these research findings, the purpose of the present study was to investigate claims that an individual's personal orientation toward a career in life insurance sales is predictive of job performance, organizational commitment and tenure in the organization.

Definition of the constructs

Personal orientation. As recent as 1985 Holland argued that job satisfaction and performance are enhanced when an individual selects an occupation that is compatible with his or her personality traits or skills. Hollenbeck & Whitener (1988) suggested further that while an individual's cognitive ability may be the most important predictor of technical competence on the job, certain personality traits might make a significant contribution to the overall success of performance. For the purpose of this paper personal orientation is defined as the specific set of personality traits, skills, talent, disposition and attitude that motivates the individual to make certain choices and to behave in a specific manner.

The Life Insurance Marketing and Research Association (LIMRA) has devoted much of its research efforts toward establishing an industry profile of the successful salesperson. Table 1 presents the life history experiences and personal characteristics that LIMRA believe contribute to a successful life insurance sales career. In addition to the life history dimensions LIMRA (1984, 1991) have found that the experienced salesperson must also be self-reliant, work independently without close supervision, be able to take charge of any situation and must also possess strong communication and interpersonal relations skills to achieve performance excellence in insurance sales. Interestingly, life insurance incumbents dismissed financial establishment, knowledge of the career before entry, familial support and sales experience - factors previously associated with insurance sales success - as unimportant for predicting success in life insurance sales (Crosby, 1988).

Insert Table 1 about here

Barrick & Mount (1991) have indicated that personality researchers have slowly reached consensus on the structure and concepts of personality over the past ten years. These researchers generally agreed that only five robust factors of personality exist which can serve as a meaningful taxonomy for classifying personality dimensions. Psychological literature commonly refers to these dimensions as *Extraversion*, *Emotional Stability*, *Agreeableness*, *Conscientiousness* and *Intellect* (Digman, 1990).

The meta-analysis of Barrick and Mount (1991) indicated further that the Conscientiousness dimension showed consistent relations with job proficiency, training proficiency and biodata such as salary level, turnover, status change and tenure, across all the occupational groups investigated, including sales. Conscientiousness was claimed to reflect dependability (which included traits such as being careful, thorough, responsible, organized and planful) and incorporated volitional variables such as hardworking, achievement-oriented and persevering. The Extraversion dimension was found to be a valid predictor of both job performance and training proficiency in the sales type occupations investigated. Further evidence supporting the notion that achievement-orientation is a valid predictor of job performance came from the U.S. Army Selection and Classification study (McHenry, et.al., 1990) and from the work of Bluen, Barling and Burns (1990) who reported finding a clear relationship between achievement-strivings (i.e. the extent to which people take their work seriously, are active, and work hard) and sales performance and job satisfaction in a sample of life insurance brokers.

While proponents of the personality trait theory have traditionally regarded individual characteristics as the basis for human behaviour, interactionists have argued that both the characteristics of the individual and the organization are necessary to predict a person's behaviour at work. In addition, the interaction of these two sets of variables will explain a greater variance than either set alone (Caldwell & O'Reilly, 1990).

In line with the interactionist perspective Donnelly & Marshall (1990) proposed the following equation for predicting success in persons who compete in high-demand sales environments like the life insurance industry.

$$\text{PERFORMANCE} = \text{TALENT} \times \text{EFFORT} \times \text{OPPORTUNITY}$$

where *Talent* is the individual's inherited ability or potential and the degree to which it has been developed; *Effort* or work ethic is the extent to which the individual exhibits intense and enduring commitment to doing that which is demanded; and *Opportunity* is provided by the environment and organization in which the individual works.

According to Donnelly & Marshall effort is the only part of the performance equation that can be controlled by the individual. Talent represents the inherited faculties of the individual and the extent to which it is nurtured and manifested depends largely on the commitment of the individual (i.e. effort). Similarly, opportunity is the same for everyone in any given situation. The extent to which opportunity is used, again depends on the attitude or commitment of the individual to effort.

Based on this notion Donnelly & Marshall (1990) claim that individual's who compete in high-demand sales environments, like the life insurance industry, require a specific personal orientation or temperament to survive and achieve sales success. More specifically, successful insurance salespersons desire high levels of competitiveness and independence, they are achievement-oriented and investigative, and they enjoy and value interpersonal relationships. Closer inspection of Donnelly & Marshall's personal orientation dimensions suggests that they are very similar to LIMRA's life history dimensions which are claimed to contribute to success in life insurance sales (Crosby, 1988). These personal orientation dimensions form the basis of the present research study.

Career Anchors

The personal orientation framework also closely resembles Schein's (1975, 1985) career anchor construct. Schein (1975) originally proposed that, over time individuals develop "sets of driving, constraining and stabilising forces" in interaction with the work environment. Once these sets of forces or "anchors" are established, they used as a guide for making any choices and decisions regarding career matters.

Schein's (1975) original framework presented five basic anchors, namely, *Managerial competence, Technical or Functional competence, Security, Autonomy or Independence* and *Entrepreneurship*. This framework was later expanded to reveal nine anchors (Schein, 1985). *Service/Dedication, Life style* and *Pure challenge* were the new anchors that Schein added to his original framework. Schein also made a distinction between security arising from geographic location and security through organizational tenure. The security anchor was amended accordingly in the revised framework of 1985.

A detailed description of the development of career anchors is presented in Kaplan (1990). The original career anchors framework does not appear to hold true for South African samples. *Pure challenge* and *Life style* are two anchors which have failed to manifest in South African samples. In contrast to the original theory, career anchors was found to be a multi-dimensional construct in South African research samples (Kaplan, 1990).

Organizational Commitment

Organizational commitment has been viewed as a positive indicator of job satisfaction as well as a predictor of job performance (Driver, 1988). This viewpoint may have important implications for personnel selection since individual factors which might reduce commitment, for example person-job fit,

need to be identified prior to appointment. A failure to develop this psychological attachment among members may require the organization to bear the costs associated with aspects such as sophisticated control systems, higher turnover and poor corporate image.

Kelman (1958) has suggested that there may be at least three dimensions underlying one's psychological attachment to an organization: (a) *compliance* or instrumental involvement in exchange for specific, extrinsic reward; (b) *identification* or affective involvement based on a desire for affiliation; (c) *internalization* or involvement resulting from congruence between individual and organizational values. Generally speaking, new employees appear to base their commitment on compliance, exchanging behaviour for extrinsic reward. Over time, they may come to understand and appreciate the goals and values of the organization and identification or pride in affiliation may develop. Generally speaking, internalization occurs only when the individual develops a loyalty based on the congruence between personal and organizational goals and values. Studies by O'Reilly and Chatman (1986) confirmed the congruence notion when it was found that turnover was lower among employees whose commitment was based on identification and internalization.

Building on Etzioni's (1961) framework, Penley and Gould (1988) defined three commitment dimensions, namely *calculative*, *moral* and *alienative* commitment. Penley and Gould (1988) maintained that calculative commitment was an instrumental form of commitment very similar to compliance or the exchange notion. However, these authors disagreed with the viewpoint that calculative commitment alone was a source of membership retention. Penley and Gould claimed that moral commitment was required, over and above calculative commitment, to ensure full psychological attachment to the organization. In this sense, moral commitment may be viewed as being similar to the internalization notion described above.

Penley & Gould (1988) maintained further that the opposite of moral commitment was no commitment rather than negative commitment. According to the authors, negative affective commitment or alienative commitment arises when the individual no longer has any incentive to remain with the organization, but leaving the organization would result in a greater loss than remaining in the current job. Financial loss (i.e. loss of pension) or no alternative job are two examples of perceived losses associated with leaving.

The Research Problem

The problem investigated in this research study was twofold. First, the study explored the relationship that exists between a set of personality characteristics generally associated with sales type occupations and the dimensions of Schein's (1985) career anchor framework. Prior inspection of the two frameworks revealed similarities that warranted closer inspection. Secondly, the study attempted to discover whether certain personality dimensions, as measured by the Personal Orientation Profile (POP; Donnelly, 1980) and career anchors, as measured by the Career Orientation Inventory (DeLong, 1982a, 1982b) are predictive of job performance, organizational commitment and tenure in insurance salespersons.

Method

Sample and Procedure

The data used in this study were collected on two separate occasions from life insurance salespersons employed in a large South African Life Office. A personality inventory, the Personal Orientation Profile (POP; Donnelly, 1980; 1982) was administered to small groups of participants selected randomly from each of the company's geographic regions. To qualify participants had to have

a minimum of one years sales tenure with the company. Participation was voluntary and participants were offered feedback on their results. In total, 484 usable POP inventories were collected as part of a separate concurrent validation study.

One month after the completed POP's had been received a questionnaire incorporating demographic items, Penley & Gould's Organizational Commitment Scale (OCS; 1988) and DeLong's Career Orientation Inventory (COI; 1982a, 1982b) was sent to all the original POP participants. A covering letter explaining the research and a postpaid return envelope accompanied each questionnaire. Once again, participation was voluntary and subjects were assured of confidentiality of individual results. Usable responses were received from 197 people, a response rate of 41 percent. The sample included White, Black, Coloured and Indian males and females, between 20 and 61 years of age.

There was some evidence that the measuring instruments were not valid for all participants in this study. Preview studies have shown that cultural differences sometimes produce stronger or milder interpretations of test items, thereby resulting in cultural biases (Schein, 1984; Sundberg & Gonzales, 1981). Previous research on personality measurement (Lonner, 1981) has shown that the more a person's set of cultural norms and values deviated from the original culture set, the more questionable the cross-cultural validity of the measure became.

In addition to occupational settings career anchors have also been shown to be influenced by family and self-oriented settings, and by the cultural value system of the society in which the person lives (Schein, 1984). Since the instruments used in this study were developed in North America and have not, to the knowledge of the researcher, been validated for ethnic groups other than White South Africans. Black, Coloured and Indian participants were therefore intentionally excluded from this study.

The final sample (M age = 37.29, SD = 8.07; M work experience = 15.5, SD = 8.34; M organizational tenure = 3.51 years, SD = 1.69) consisted of 164 White sales employees, 86% of whom were men. To test if the sample was representative of the organization demographic details (i.e. gender, education, years working experience, organizational tenure) and production measures for a similar sample were obtained. No significant differences emerged (t-test, $p > .05$) between respondents and non-respondents for any of the variables.

Measuring Instruments

Personal Orientation Profile (POP; Donnelly, 1982). This is a self-report inventory comprising 168 adjectives originally designed as a selection instrument for salespeople who must compete in high-demand, direct sales environments (Donnelly, 1982). The original assumption behind the development of the POP was that salespersons who compete in these environments require a specific personal orientation or temperament to survive and eventually achieve success. Competitiveness, achievement-orientation (i.e. restlessness), independence and people orientation were identified as the primary characteristics associated with success in high demand sales environments.

Four bipolar trait scales were originally developed, with the neutralizing items acting as moderators for opposing power items (Donnelly, 1980, 1982). Table 2 presents a brief description of each of the original primary scales of the POP. The POP was validated for use in the North American life insurance (Donnelly & Marshall, 1989) and real estate industries (Coveny, 1987). These validation studies indicated that the sociability and investigative scales were indeed two independent constructs and the measuring instrument was amended accordingly. Some Canadian life offices have reported increased levels of production and retention since the POP system has been instituted in their organizations (Madison, 1991).

Insert Table 2 about here

Respondents are required to indicate, on a 5-point Likert-type scale from one to five, how alike or unlike they are to each of the items. Responses are computer scored and interpreted. From these responses five personality scales are derived to produce an individual profile. By comparing the individual profile to the job profile - a complete set of personality attributes required to perform the job - to predict the respondent's chances of surviving and of achieving performance success are predicted and reported.

An English and an Afrikaans version of the POP were used in this study. The Afrikaans version was compiled from three separate translations undertaken by three communication specialists in private practice and two lecturers associated with the Afrikaans departments of two separate South African universities. Blind back-translations were undertaken by another three persons to whom the original English version was unknown. Two South African linguists reviewed the original, the Afrikaans and the blind translations, and jointly compiled the final Afrikaans version.

The Afrikaans POP was field tested prior to the commencement of the main study. In the field test 50 bilingual sales agents were first given the English translation of the POP to complete. The purpose of the field test study was next explained to participants. The Afrikaans translation was then administered to the same individuals some 30 minutes after the English administration was complete. Participation was voluntary and results were confidential. Respondents were offered individual feedback on their results.

Career Orientation Inventory (COI; DeLong, 1982a). This self-report inventory yields scores for nine career anchors. Respondents are required to answer 41 items on a ten-point scale ranging from one to ten. An Afrikaans version of the COI, validated by Kaplan (1990), was used along with the original American English version. DeLong (1982a, 1982b), Schein (1985), Slabbert (1987) and Kaplan (1990) have all reported on the development, validity and reliability of this instrument. Kaplan (1990) and Kellerman, Pearse & Boshoff (1990) found different psychometric properties for the COI in studies conducted in the South African context. Because of these differences, this study has again re-assessed the construct validity of the COI for life insurance salespersons.

Organizational Commitment Scale (OCS; Penley & Gould, 1988). Participants respond to 15 items on a six point scale from zero to five. These responses collectively produce scores for three forms of organizational commitment, namely alienative, calculative and moral commitment. The OCS scale has been validated for the South African climate by Kellerman, Pearse & Boshoff (1990). Construct validity was re-assessed in the current study. Organizational commitment is primarily regarded as a criterion variable in this study.

Criterion Variables. Four sales performance indices and organizational tenure were also used as criterion variables in this study. The criteria for sales performance were the number of policies sold annually, the average number of these sold policies that have lapsed, the average commission earned per policy, and the total annual commission income of each participant. Similar measures have been used successfully by Barling & Beattie (1983) and Bluen, Barling & Burns (1990) as indicators of sales performance. Because tenure varied from one to six years for participants, averages were calculated for each of the performance criteria, to ensure comparison of standardized data.

Results and Discussion

The psychometric properties of the measurement scales were first assessed to ensure construct validity. The interrelationship between the various scales was next explored. Finally, relations of personality orientation and career orientation to job performance, organizational commitment and organizational tenure were investigated. SAS/STAT Version 6.03 (SAS Institute, 1988) was used to compute the various statistical analyses.

Psychometric Properties of the Scales

Principal Factor Analysis with Iterations was conducted to identify the number of significant factors, followed by Varimax rotation of the factor matrix to confirm factorial construction of the original scales. Factor analysis is used to identify a relatively small number of underlying, not directly observable, constructs that can be used to represent relationships among sets of many interrelated variables (Kerlinger, 1986).

Personal Orientation Profile (POP). Statistical analysis was conducted on pilot study data (N= 50) to test for significant differences between the English and Afrikaans translations of the POP. Intercorrelations between the two translations ranged between 0.82 and 0.94 ($p > .01$). T-tests and Analysis of Variance revealed no differences at the .05 level of significance. Consequently, the main study POP data were lumped together for statistical analyses and interpretation.

The original scales of the POP were constructed by correlating and factor analyzing the items selected from psychological literature - a process which has become known as 'empirical keying' (Cook, 1988; Mitchel & Klimoski, 1982).

Factor analysis needed to be computed to ensure that the constructs were the same or at least similar for the South African sample. The size of the final sample (N=164), compared with the number of variables (n=168), was too small to produce stable factor analysis results. The responses of all original White participants (N=451) were thus included in the POP factor analysis. Even with the additional participants the sample size tends to be too small. The POP results must therefore be interpreted with extreme caution. Initial factor analysis indicated that 68.3% of the total variance was attributable to 41 factors. Closer inspection revealed very low to insignificant factor loadings from factor 6 onwards. A Scree plot confirmed that a six-factor model, cumulatively explaining 59.7% of total variance, provided a plausible fit with the data.

Insert Figure 1 about here

A factor analysis, specifying a six-factor model, was conducted followed by Varimax rotation of the factor matrix. To bolster stability of results all items with a factor loading of .49 or less (calculated to two decimal places) and items that loaded significantly on two or more factors, were excluded from the second factor analysis. Table 3 presents the variables, factor loadings, eigenvalues and variance explained by each of the factorial scales.

Insert Table 3 about here

Varimax rotation results reveal several deviations from the original POP scale construct. The six factors identified were interpreted as Achievement-striving (factor 1), Conscientiousness (factor 2), Sociability (factor 3), Non-compliance (factor 4), Compliance (factor 5) and Relaxed nature (factor 6). While not identical to the original construct the Achievement-striving factorial scale included most items that were part of the original Enterprising sub-scale of the POP. In a similar vein the Sociability factorial scale items were associated with parts of the original POP Sociability scale. Likewise, the Non-compliance factorial scale items resembled parts of the original Independence scale, and items in the Compliance factorial scale were originally included in the Accepting and Compliant sub-scales.

The different structural properties of the POP found in this study has important implications for the validity of this instrument in the South African context. The findings of the factor analysis suggest that the POP construct is not the same for the South African culture as it is for the North American culture. Differences in factor loadings and differences in the distribution of items among factorial scales between the English-speaking and Afrikaans-speaking participants in this study, suggest that POP construct may even differ across cultural groupings within a single race. Without stable construct validity it is very unlikely that the POP, in its present form, would have good predictive validity for South African populations.

The Cronbach alpha coefficients for the respective factorial scales were Achievement-striving (0.93), Conscientiousness (0.87), Sociability (0.82), Non-compliance (0.86), Compliance (0.85) and Relaxed nature (0.73). All were accepted as reliable.

Career Orientation Inventory (COI) : A factor analysis, specifying the same number of factors as the original COI, revealed differences from the original scale construction. Based on a Scree plot a six-factor model was selected. As with the POP all items with factor loadings of .49 or less, and items that loaded significantly on two or more factors, were excluded from the second factor analysis. Table 4 presents the results of the Varimax rotated factor matrix. The items and their respective factor loadings have been grouped together to reflect those items that load on a particular factor.

Insert Table 4 about here

The six factorial scales were identified as Service/Dedication (factor 1), Geographic Security/Technical Competence (factor 2), Managerial Competence (factor 3), Autonomy/Independence (factor 4), Job Tenure Security (factor 5) and Entrepreneurship (factor 6). Job Tenure Security was the only factor that was identical to the original construct. The remaining factorial scales are, however, more similar than dissimilar to the original constructs. Closer inspection of the items indicates that item 7 may fit better with Service/Dedication, and item 31 is better associated with Autonomy/Independence than with the Life-style construct.

The items excluded from the six-factor COI model were: 1, 2, 6, 8, 14, 15, 122, 23, 30, 32, 35, 37, 38, 39. Notably most items excluded from the six-factor model are associated with either Pure Challenge or Life-style, suggesting that these two construct are either not regarded as important anchors for making career decisions, or the interpretation of items is different for participants in this study than for North American samples.

The validity of both of these anchors has however been questioned in previous South African studies (Kaplan, 1990; Kellerman, Pearse, Boshoff, 1990) and it seems safe to conclude that the COI items used to measure the Pure Challenge and Life-style anchors are unstable for most South African populations. Factorial scales were therefore used throughout the remainder of this research study. The Cronbach Alpha coefficients for the COI factorial scales are also presented in Table 3. All factorial scales were accepted as reliable.

Organizational Commitment Scale (OCS) : Factor analysis showed the factor construction to be identical to the original scale (Penley & Gould, 1988). Table 5 provides the eigenvalues, percentage of variance explained by each factor, cumulative variance and Cronbach alpha coefficients for each subscale. All alpha coefficients were accepted as reliable. Item 5 was included in the current study despite its low factor loading. Exclusion of this item improved the internal reliability of the sub-scale by only 0.01.

Insert Table 5 about here

Intercorrelations of Measuring Scales

Intecorrelations of all variables in the study appear in Table 6. Significant correlations were found between subscales within each instrument as well as between instruments.

Insert Table 6 about here

Intercorrelation of the POP revealed a positive relationship between the Achievement-striving and Conscientiousness factorial scales ($r = 0.42$). Similar results showing a close relationship between volitional variables such as will to achieve, persistence and hardworking, and dependability traits like being careful, thorough, responsible, organised and systematic have been reported by Digman (1989, 1990) and by Peabody & Goldberg (1989).

The Non-compliance and Compliance factor scales were shown to be bipolar in the Principal Factor Analysis, but emerged as two independent and consecutive factors with Varimax rotation of the factor matrix. Inter-correlation between factorial scales revealed a negative relationship between Compliance and Non-compliance ($r = -0.42$). A weak positive relationship ($r = 0.30$) between the Compliance and Sociability factorial scales suggests that respondents associate compliance with social acceptance (i.e. group conformity).

Intercorrelation of COI subscales reveal a significant positive relationship between Service/Dedication and Job Tenure Security. In addition, Managerial Competence was found to correlate positively with Job Security and Entrepreneurship and negatively with Geographic Security/Technical Competence. These findings suggest that salespersons may have more than one career anchor and that certain career anchors group together to produce specific career anchor patterns.

The alienative subscale of organizational commitment (CCS) was found to be significantly correlated with the calculative subscale, suggesting that the calculative scale may have both affective and instrumental components as advocated by Kellerman, Pearse and Boshoff (1990). This finding also brings the calculative subscale more in line with O'Reilly & Chatman's (1986) viewpoint of commitment based on compliance.

Turning now to the intercorrelations between measuring instruments we found significant correlations between the Service/Dedication subscale of COI and the Achievement-striving, Conscientiousness and Sociability subscales of the POP.

Consistent with past research findings (Kellerman, Pearse & Boshoff, 1990), a strong association between Service/Dedication (COI) and Moral Commitment (OCS) were also found in the present study. This suggests that salespeople who are anchored by a desire to provide a service, or who are dedicated to the cause of the organization, also tend to develop strong affective commitment toward that organization.

It is important to note that relations among variables within a particular scale appeared to be generally stronger than across measuring instruments. This finding suggested that the subscale variables are stronger indicators of their own scale constructs than 'predictors' of the opposite subscale constructs.

Associations between personal orientation (POP) and career anchors (COI)

Table 7 presents the results of the first canonical correlation analysis. This analysis yielded two significant canonical variate pairs, together explaining 81% of the total variance. On the personality side, Achievement striving, Conscientiousness, Sociability and Compliance had the largest loadings. The career anchors variate reflective mostly of the Service/Dedication dimension, whose loading of .81 was almost twice as large as the other dimension, namely Managerial competence. Correlation between the variates showed that Achievement-striving, Sociability, Conscientiousness and Service/Dedication were associated and accounted for 58% of the canonical variance. This result appears to confirm Barrick and Mount's (1991) claims that achievement-orientation, conscientiousness, sociability and compliance are stable dimensions of personality.

Insert Table 7 about here

These results suggested that insurance salespersons who are committed to their work, who are diligent in their quest to achieve success, and who enjoy interpersonal relationships with clients, will most likely be characterized by a service orientation toward people and will become dedicated to the organization.

The second canonical variate pair produced a relationship between the Non-compliance dimension of the personality variate and the Autonomy/Independence career anchor. This finding is also consistent with previous research findings that have suggested that people who seek autonomy and independence at work are typically strong-minded, stubborn, argumentative and dislike constant supervision.

Notwithstanding the strong canonical correlations a redundancy analysis of these results indicated that the personality variables, through the first and second variates, explained only 8,53% of the career anchors variance. Conversely, career anchor variables, cumulatively explained only 10,40% of the personality variance. Neither of the canonical variables was thus found to be a good overall predictor of the opposite set of variables. By contrast, each canonical variable was a stronger predictor of its own construct.

Career anchors' (COI) association with organizational commitment

Results of the second canonical correlation analysis (see Table 8) yielded one significant canonical pair, explaining 85.7% of the total variance. The career anchors variate, in this case, comprised mostly of the Service/Dedication and Autonomy/Independence anchors. Moral commitment was the only significant dimension in the organizational commitment variate.

Correlation between canonical variables confirmed previous research findings (Kellerman, Pearse & Boshoff, 1990) that Service/Dedication and Autonomy/Independence are career anchors associated with Moral Commitment as measured by the OCS (Penley & Gould, 1988). This suggested that salespersons who are morally committed to the organization tend to be anchored by a service-orientation or a dedication to what the organization stands for. Job tenure security, which also was related to the second canonical variate, may then also be an important stabilising force in these peoples career decisions/or choices.

Insert Table 8 about here

Again, the canonical redundancy analysis of results indicated that career anchor variables used in this study were not good overall predictors of organizational commitment. Career anchor variables explained only 12,5% of the commitment variance.

This result of this factor analysis have important implications for the organization of the participants involved in this study. Participants are clearly committed to the service aspect life insurance sales. Their dedication to life insurance sales has grown through the nature of their work. At the same time autonomy and independence are highly valued anchors. The weak relationship between these career anchors and organizational commitment suggests. that the organization is not providing the participants with the level of autonomy to make them morally committed to the organization. Put differently, it seems likely that the turnover of life insurance salespersons to other life offices may result from a perception that service and independence are best found in another company or another industry.

Personal orientation's (POP) association with organizational commitment (OCS)

A third canonical correlation analysis was conducted between the personality and commitment variables. Two canonical variate pairs were found to be significant. Table 9 presents the results of this analysis. In the first canonical variate pair Non-compliance, Relaxed nature and Calculative commitment were interrelated, explaining 57,4% of the variance.

The redundancy analysis showed that personality variables, through the first variate, explained only 6,78% of the commitment variance, with only 2,2% being added by the second variate pair. Because of this poor predictive ability the second variate pair was not even considered in this study.

Insert Table 9 about here

Relations of independent variables to performance criteria

To predict each of the four criterion variables (policies sold, policies lapsed, average commission earned per policy and total commission earned) three canonical correlations analyses were computed. The canonical analysis between career anchors and performance criteria produced no significant canonical variate pairs. Similarly, no significant relationship was found between commitment variables and the performance criteria.

The third canonical correlation analysis of six personality variables as measured by the POP were however found to be associated to the performance criteria yielding a single significant canonical variate pair. Table 10 presents the results of this analysis.

Insert Table 10 about here

This pair accounted for 53,0% of the total variance. The personality variate was predominantly represented by the Achievement-striving dimension, which was almost twice as large as any of the other dimensions. On the performance side, Annual Commissioned Earned had the strongest loading followed by Policies Lapsed per year. Interpretation of the correlations between canonical variables suggested that the Achievement-striving dimension of salespersons is predictive of the number of policies sold, and thus also the net annualized commissions earned.

Again canonical redundancy analysis had the final word, indicating that the personality trait variable only explained 4,7% of the performance variance. In view of these findings it seems safe to conclude that the POP, in its present form, is not a good overall predictor of sales performance success in the South African life insurance industry.

Conclusion

Two major conclusions can be drawn from this study. Firstly, life insurance salespersons tend to be committed to the organization that provides them with both the opportunity to express their sense of service or dedication to life insurance sales, and the autonomy to do their job in an independent fashion. Companies that are perceived to be too restrictive and intrusive may well find they are losing employees, not because they are performing poorly but because they are not fulfilling their employees' everyday career needs.

Secondly, of all the personality dimensions, achievement-striving or competitiveness appears to be the most stable and only valid predictor of job performance in life insurance salespeople. If the salesperson has the knowledge and skill to do the job, and the opportunity is provided, then it is purely effort or work ethic that distinguishes the achiever from the poor performer.

Findings in this study have implied that salespeople join and leave organizations for a myriad of reasons. Personal circumstances, training, job satisfaction, organizational climate, and a host of external variables impact on the individual's final decision to stay or leave. In the same breath, reasons for tenure may well be completely separate from attrition reasons in life insurance salespersons. This question clearly needs to be addressed through future research.

Personal and career orientation measures appear to be influenced by the culture and context in which the instruments are used. Future research addressing the personal versus career orientation relationship will have to investigate the construct validity of the measures used, before any significant conclusion can be drawn. More importantly, practitioners using commercial instruments in industry will have to take note of the construct validity and context for which the instrument was designed. Without clear construct validity it is extremely likely that any instrument will fail to possess any predictive qualities.

Finally, neither personal orientation nor career anchors appear to be associated with organizational tenure. Both personal and career orientation may be potential indicators of organizational commitment, but this relationship requires further investigation before conclusions can be drawn. Less emphasis should be placed on personality measures for personnel selection purposes. These instruments are best used to identify potential in individuals for further development and career advancement.

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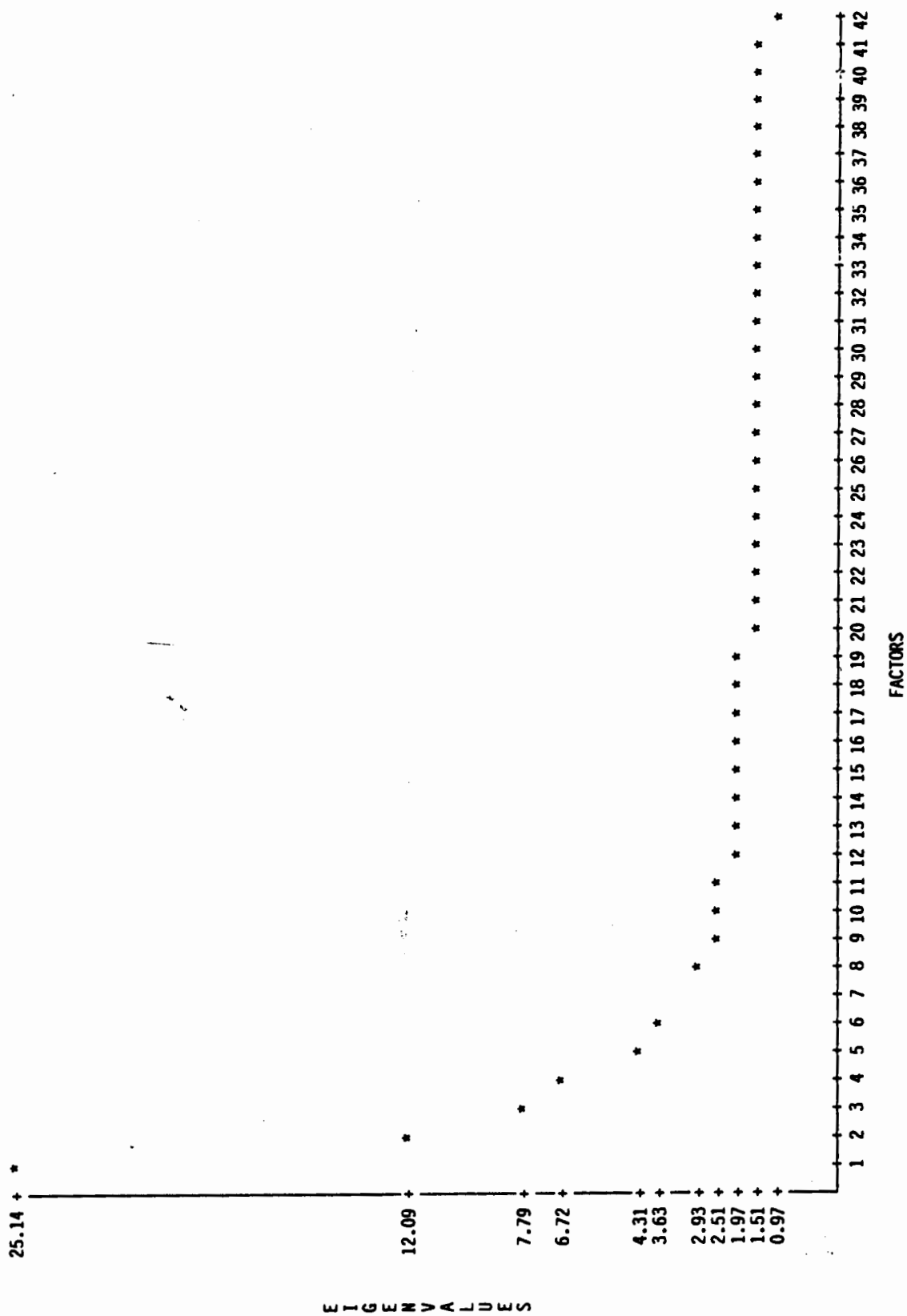


FIGURE 1 : Scree plot of the Eigenvalues of Principal Factors of the Personal Orientation Profile (POP).

TABLE 1 : Definitions of life history dimensions and personal attributes of successful life insurance salespersons

Organizational skill	Is organized, works to regular schedule, keeps records, budgets personal expenses and manages own finances
Maturity and responsibility	Acts independently and autonomously, is flexible, has supervised others, is ethical and mature, is stable in the organization
Work ethic	Is hardworking, works long hours, hurries to go places and to get things done, works well under pressure
Early achievements	Established a pattern of achievements early in school and at work; has an history of effort and success
Social skills	Has good conversational ability, socializes frequently, makes new friends and acquaintances easily
Social network	Has a network of contacts and is involved in activities providing potential sales prospects
Sales temperament	Is competitive, self-confident, outgoing and has good verbal communication skills
Career commitment	Willing to work long hours, in the evenings and on weekends; sets long-term career goals and continually strives to achieve them
Vitality	Is active, healthy, energetic, exercises regularly.

Source: Adapted from Crosby (1988, pp. 11 - 14)

TABLE 2 : Definitions of the Original Personal Orientation Profile Trait Scales

Scale	Power subscale	Neutralizing subscale
COMPETITIVENESS	ENTERPRISING - measures an individual's enterprising, competitive, assertive and aggressive nature. Most importantly, it assesses a person's ability to handle pressure and to be self-directed toward external goal attainment.	ACCEPTING - measures an individual's accepting, considerate, and agreeable nature. Generally, persons scoring high on this factor are more suited for clerical or administrative-type environments.
RESTLESSNESS	ACHIEVEMENT-ORIENTED - measures a person's activity or energy level and commitment to the effort to achieve specific objectives. A person scoring high on this factor is typically hard-driving, restless, eager, active and impatient. The person would respond well to challenges and desire quick and regular goal attainment.	RELAXED - measures an individual's calm, steady, unhurried and relaxed nature. A person scoring high on this factor is typically quite stable and enjoys tasks requiring long-term and enduring effort.
INDEPENDENCE	INDEPENDENT - measures an individual's desire for independence at work. A person scoring high on this factor is typically strong-minded, stubborn, firm, demanding, independent and dislikes supervision. A person scoring high on this factor would require wide ranging freedom of action and accept minimum supervision.	COMPLIANT - measures an individual's preference for working in a structured, stable and secure work environment. A person scoring high on this factor is typically co-operative, obliging, loyal, efficient, and compliant. The person would respond well to supervision.
PEOPLE ORIENTATION	SOCIABILITY - measures a person's enthusiastic, entertaining, cheerful and genial nature. Individuals scoring high on this factor are generally fluent talkers who enjoy and value interpersonal relationships.	INVESTIGATIVE - measures an individual's orientation towards technical, factual, analytical and detailed work. Persons scoring high on this factor enjoy intellectual challenges requiring logical thought processes.

Source: Adapted from Donnelly (1980, p.6)

TABLE 3 : Varimax Rotated Factor Matrix of the Personal Orientation Profile (POP)

FACTOR	ITEM	1	2	3	4	5	6
1	9	0.54	0.16	0.24	-0.06	-0.02	-0.04
	15	0.56	0.25	-0.02	-0.04	0.16	0.02
	25	0.56	0.17	0.14	0.01	0.07	0.01
	33	0.71	0.07	0.02	0.10	-0.04	0.00
	37	0.59	0.18	0.01	-0.08	0.07	-0.02
	39	0.50	0.26	0.06	0.22	-0.14	-0.03
	49	0.52	0.12	0.21	0.14	0.06	-0.05
	65	0.62	0.05	-0.02	0.13	0.06	-0.12
	69	0.79	0.05	0.03	0.02	0.08	-0.03
	73	0.74	0.02	0.05	0.06	0.08	-0.01
	77	0.58	0.00	0.20	0.03	0.09	-0.07
	79	0.59	0.23	0.25	0.01	-0.01	-0.02
	89	0.65	0.06	0.21	0.05	0.08	-0.01
	97	0.65	0.04	0.23	0.00	-0.04	-0.01
	105	0.65	0.18	0.17	0.10	0.03	-0.10
	113	0.52	0.10	0.26	0.01	-0.03	-0.07
	121	0.58	0.17	0.28	0.17	-0.06	-0.07
	125	0.56	0.09	0.05	-0.06	0.08	0.03
	133	0.62	0.11	-0.11	-0.01	0.20	-0.05
	137	0.67	-0.02	0.12	0.09	0.04	0.05
	145	0.67	0.29	0.11	0.04	0.04	0.03
	153	0.63	0.05	0.24	0.05	-0.01	-0.08
2	16	0.16	0.51	-0.08	-0.05	-0.22	-0.21
	20	0.11	0.68	-0.05	0.01	0.07	-0.06
	28	0.20	0.56	0.11	-0.03	0.01	0.11
	30	0.10	0.63	-0.14	0.05	0.03	0.05
	36	-0.07	0.64	-0.01	0.08	-0.06	0.02
	48	0.30	0.64	-0.02	-0.04	0.08	-0.02
	52	0.24	0.50	0.06	0.08	-0.07	0.15
	58	0.20	0.56	-0.02	-0.11	0.28	-0.01
	64	0.11	0.65	-0.10	0.07	0.05	0.08
	108	0.09	0.50	0.05	0.07	0.00	0.05
	144	0.10	0.60	0.01	0.19	0.00	-0.06
3	3	-0.11	-0.11	0.57	0.14	0.02	-0.33
	11	0.17	-0.08	0.60	0.16	-0.09	-0.06
	19	0.08	0.04	0.59	0.05	0.10	-0.02
	35	-0.22	-0.08	0.61	-0.18	0.10	-0.07
	43	0.22	0.12	0.55	-0.10	0.04	0.24
	75	0.29	-0.04	0.61	-0.22	0.13	-0.14
	80	0.15	0.26	0.53	-0.10	0.31	0.07
	83	0.15	0.12	0.59	-0.09	0.27	0.10
	131	0.19	-0.11	0.56	0.09	0.02	0.13
	163	0.21	-0.06	0.61	-0.10	0.19	0.07
4	5	0.05	-0.02	0.06	0.59	-0.33	0.08
	21	0.07	0.05	-0.10	0.62	-0.07	-0.08
	45	-0.14	0.03	0.01	0.57	-0.04	0.17
	63	0.21	0.02	-0.08	0.66	-0.16	0.05
	93	0.11	-0.11	0.00	0.57	0.08	-0.09
	109	0.22	0.00	-0.12	0.64	-0.06	-0.01
	129	0.28	-0.01	0.02	0.55	-0.22	-0.01
	156	0.03	0.02	-0.01	0.61	-0.22	0.15
	159	0.22	0.05	-0.04	0.66	-0.22	0.02
	167	0.07	-0.01	-0.05	0.70	-0.11	-0.01
5	24	0.05	0.16	0.30	-0.14	0.52	0.07
	88	-0.02	0.20	0.24	-0.11	0.50	0.18
	98	0.09	-0.06	0.14	-0.11	0.51	0.15
	106	-0.05	0.14	0.20	0.08	0.61	0.22
	128	0.04	0.04	0.15	-0.11	0.50	0.10
	136	0.00	0.07	0.13	-0.12	0.65	-0.07
	146	-0.14	0.07	0.09	-0.33	0.57	0.06
6	18	-0.11	0.10	-0.02	-0.11	0.13	0.62
	34	-0.03	0.16	-0.16	-0.09	0.23	0.55
	70	0.09	0.15	-0.03	-0.14	0.07	0.68
	102	0.21	0.03	0.03	0.05	0.01	0.66
	124	0.00	0.07	-0.04	0.02	0.13	0.51
	158	-0.11	-0.07	0.23	0.19	-0.26	0.58
	166	-0.12	-0.07	0.20	0.20	-0.11	0.60
Eigenvalues		17.71	9.83	9.41	8.71	7.17	6.16
Percentage of variance		30.0%	16.7%	16.0%	14.8%	12.1%	10.4%
Cumulative variance		30.0%	46.7%	62.7%	77.5%	89.6%	100%

TABLE 4 : Varimax Rotated Factor Matrix of the Career Orientation Inventory (COI)

FACTOR	ITEM	1	2	3	4	5	6
1	5	0.55	-0.09	0.19	-0.03	0.16	-0.01
	7	0.60	0.03	0.03	0.15	0.03	0.05
	13	0.63	0.01	-0.02	-0.01	0.29	0.06
	21	0.73	0.12	0.08	-0.09	-0.11	0.04
	29	0.56	0.13	0.05	-0.09	0.01	-0.01
2	9	0.04	0.50	-0.09	0.10	0.02	-0.07
	17	-0.01	0.49	-0.11	0.08	0.21	-0.07
	20	0.13	0.73	-0.19	0.10	-0.12	0.01
	25	-0.17	0.50	0.27	-0.10	0.10	-0.01
	28	0.19	0.70	-0.36	0.07	-0.11	-0.03
	33	-0.16	0.54	-0.12	0.13	0.01	-0.09
	41	0.11	0.79	-0.16	0.07	0.04	0.05
3	10	0.09	-0.21	0.72	-0.06	0.11	0.15
	18	0.07	-0.27	0.76	-0.17	0.21	0.12
	26	0.11	-0.25	0.74	-0.13	0.08	0.13
	34	-0.16	-0.02	0.56	0.02	0.20	0.16
4	3	-0.11	0.09	-0.04	0.65	0.03	0.01
	11	-0.08	0.07	-0.07	0.61	-0.08	-0.01
	19	0.24	0.04	0.02	0.62	-0.06	0.11
	27	-0.08	0.32	-0.02	0.50	-0.19	-0.03
	31	0.02	0.24	-0.06	0.65	-0.17	-0.04
5	4	0.34	0.06	0.20	-0.11	0.60	0.16
	12	0.23	0.07	0.14	-0.05	0.67	0.07
	36	0.15	0.10	0.13	-0.15	0.69	0.02
6	16	0.14	-0.01	0.11	0.08	0.03	0.59
	24	-0.02	-0.09	0.22	0.02	0.05	0.72
	40	0.01	-0.08	0.04	0.11	0.07	0.71
Eigenvalues		5.45	4.04	2.76	1.72	1.22	1.03
Percentage of variance		33.6%	24.9%	17.0%	10.6%	7.5%	6.4%
Cumulative variance		49.7%	58.5%	75.5%	86.1%	93.6%	100%
Cronbach alpha		0.79	0.80	0.85	0.76	0.79	0.74

Note : Loadings and Eigenvalues rounded off to two decimal points.

TABLE 5 : Varimax Rotated Factor Matrix of the Organizational Commitment Scale (OCS)

FACTOR	ITEM	1	2	3
1	3	0.70	-0.02	-0.16
	6	0.77	0.08	-0.18
	9	0.53	0.07	0.02
	12	0.73	0.05	-0.12
	15	0.45	-0.23	-0.05
2	1	0.07	0.71	0.17
	4	0.14	0.58	0.10
	7	0.23	0.43	-0.24
	10	-0.15	0.53	0.07
	13	-0.09	0.46	0.17
3	2	-0.09	-0.04	0.61
	5	-0.03	-0.20	0.28
	8	-0.29	0.17	0.47
	11	-0.12	0.15	0.54
	14	-0.01	0.09	0.59
Eigenvalues		2.77	1.90	0.90
Percentage of variance		49.7%	34.1%	16.2%
Cumulative variance		49.7%	83.8%	100%
Cronbach alpha		0.75	0.67	0.66

Note : Loadings rounded off to two decimal places.

TABLE 6 : Intercorrelations of POP factorial scale scores, COI factorial scale scores, OCS scale scores and Performance criteria

Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Career Orientation																			
1. Service	--																		
2. Geosec/technical	.15	--																	
3. Managerial	.24*	-.39**	--																
4. Autonomy	.42**	.24*	.29**	--															
5. Job Security	-.17	-.17	.29**	-.17	--														
6. Entrepreneurial			.29**			--													
Personal Orientation																			
7. Achievement-striving	.32**	.29**	.15		.20*														
8. Conscientiousness	.30**	.15																	
9. Sociability	.38**																		
10. Non-compliance		.30**																	
11. Compliance	.26**				.24*														
12. Relaxed nature																			
Commitment																			
13. Calculative	-.20*																		
14. Alienative	.45**					.19													
15. Moral					.23*		.17												
Performance criteria																			
16. Policies sold					.17		.19												
17. Policies lapsed	-.15																		
18. Commission/policy					-.17	-.15													
19. Commission/year					-.16	.17													

Note : Only those correlations significant at $p < 0.05$ and less have been included.

* $p < 0.01$, ** $p < 0.001$

Table 7 : Canonical Correlation Analysis between Personal Orientation Scores and Career Orientation Scores

NUMBER OF CANONICAL VARIATE PAIRS	EIGEN VALUE	CANONICAL CORRELATION	DEGREES OF FREEDOM	SIGNIFICANCE	PROPORTION OF VARIANCE
1	0.3998	0.5344	36	0.000	0.5761
2	0.1638	0.3752	25	0.012	0.2360
3	0.0880	0.2843	16	0.232	0.1268

STANDARDIZED CO-EFFICIENTS OF CANONICAL VARIATE PAIRS

	FIRST PAIR	SECOND PAIR
Achievement-striving	0.3932	
Conscientiousness	0.3807	
Sociability	0.4007	
Non-compliance		0.9973
Compliance	0.3647	
Relaxed nature		
Service/Dedication	0.8099	
Geo.security/Technical		
Managerial Competence	0.4297	
Autonomy/Independence		0.8513
Job Tenure Security		
Entrepreneurship		0.3289

CORRELATIONS BETWEEN CANONICAL VARIABLES

	FIRST PAIR	SECOND PAIR
Achievement-striving	0.4069	
Conscientiousness	0.3341	
Sociability	0.3710	
Non-compliance		0.3467
Compliance	0.2557	
Relaxed nature		
Service/Dedication	0.4801	
Geo.security/Technical		
Managerial Competence	0.2423	
Autonomy/Independence		0.2995
Job Tenure Security		
Entrepreneurship		

Table 8 : Canonical Correlation Analysis between Career Orientation Scores and Organizational Commitment Scores

NUMBER OF CANONICAL VARIATE PAIRS	EIGEN VALUE	CANONICAL CORRELATION	DEGREES OF FREEDOM	SIGNIFICANCE	PROPORTION OF VARIANCE
1	0.4455	0.5552	18	0.000	0.8577
2	0.0435	0.2042	10	0.323	0.0838
3	0.0304	0.1717	4	0.316	0.0585

STANDARDIZED CO-EFFICIENTS OF CANONICAL VARIATE PAIRS

	FIRST PAIR	SECOND PAIR
Service/Dedication	-0.8530	
Geo.security/Technical	0.2315	
Managerial Competence		
Autonomy/Independence	0.4225	
Job Tenure Security		
Entrepreneurship	0.2396	
Calculative		
Alienative		
Moral	-0.9126	

CORRELATIONS BETWEEN CANONICAL VARIABLES

	FIRST PAIR	SECOND PAIR
Service/Dedication	-0.4561	
Geo.security/Technical		
Managerial Competence		
Autonomy/Independence	0.2776	
Job Tenure Security	-0.2176	
Entrepreneurship		
Calculative		
Alienative	0.2749	
Moral	-0.5386	

Table 9 : Canonical Correlation Analysis between Personal Orientation Scores and Organizational Commitment Scores

NUMBER OF CANONICAL VARIATE PAIRS	EIGEN VALUE	CANONICAL CORRELATION	DEGREES OF FREEDOM	SIGNIFICANCE	PROPORTION OF VARIANCE
1	0.1998	0.4081	18	0.000	0.5736
2	0.0803	0.2727	10	0.012	0.2307
3	0.0682	0.2526	4	0.034	0.1957

STANDARDIZED CO-EFFICIENTS OF CANONICAL VARIATE PAIRS

	FIRST PAIR	SECOND PAIR
Achievement-striving		
Conscientiousness		
Sociability		0.7400
Non-compliance	0.7975	-0.3442
Compliance		0.3569
Relaxed nature	-0.5750	
Calculative	0.8477	
Alienative		0.3506
Moral	-0.3032	1.0071

CORRELATIONS BETWEEN CANONICAL VARIABLES

	FIRST PAIR	SECOND PAIR
Achievement-striving		
Conscientiousness		
Sociability		0.2488
Non-compliance	0.3045	
Compliance		
Relaxed nature	0.2788	
Calculative	0.3673	
Alienative		
Moral		0.2442

Table 10 : Canonical Correlation Analysis between Personal Orientation Factorial Scores and Performance Criteria

NUMBER OF CANONICAL VARIATE PAIRS	EIGEN VALUE	CANONICAL CORRELATION	DEGREES OF FREEDOM	SIGNIFICANCE	PROPORTION OF VARIANCE
1	0.1297	0.3389	24	0.0461	0.5303
2	0.0800	0.2722	15	0.2860	0.3272

STANDARDIZED CO-EFFICIENTS OF CANONICAL VARIATE PAIRS

	FIRST PAIR	SECOND PAIR
Achievement-striving	1.0933	
Conscientiousness	-0.6324	
Sociability	-0.5513	
Non-compliance	0.3253	
Compliance		
Relaxed nature		
Policies sold per year		
Policies lapsed per year	0.4171	
Commission per policy		
Net Annual Commission	1.0972	

CORRELATIONS BETWEEN CANONICAL VARIABLES

	FIRST PAIR	SECOND PAIR
Achievement-striving	0.2190	
Conscientiousness		
Sociability		
Non-compliance		
Compliance		
Relaxed nature		
Policies sold per year	0.2958	
Policies lapsed per year		
Commission per policy		
Net Annual Commission	0.3090	